

GENERAL TERMS AND CONDITIONS

Member Maximum Entry Age	18 Years
Maximum age at entry	
- Member	unlimited
- Spouse	70 Years
- Parent	85 Years
- Extended Family	85 Years
Children Cover	
Maximum Number of Children	6
Child Cover Termination Age	21 Years
Extended Child Cover Termination Age	25 Years (Provided the child is attending tertiary education and proof to that effect can be provided)

Waiting Period	
Member/Spouse/Children	3 Months
Parents	3 Months
Extended Family	3 Months

Double Accident Benefit (Member Only)	Members' benefits are doubled in the event of accidental death. There is no waiting period applied.
Exclusions	Death due to involvement in criminal activity, suicide or self-inflicted injury has a waiting period of 24 months

Please Note: The conditions for Children Cover is (i) A maximum number of 6 children may be covered, and (ii) A child is covered up to the age of 21 years (however, children can be covered up to age of 25 years provided they are in a tertiary institution) and (iii) There are no limitations regarding disabled children.

FAST SETTLEMENT OF CLAIMS

All valid claims are paid within 48 hours of submission of documents. In event of a claim, the following requirements must be provided;

- Completed Claim Form
- Certified copy of the Death Certificate
- Certified Omang of the beneficiary
- Copy of Marriage Certificate in the case of a spouse
- Copy of Birth Certificate in the event of a child
- Proof of registration at a tertiary institution in the event of child above 21, but below 26 years of age

REQUIREMENTS TO JOIN THE SCHEME

The member must provide completed application form and KYC documents as per the prescribed format.

PREMIUM AND ADMINISTRATION FEE PAYMENT

Premiums will be paid to the society up-front on monthly, quarterly or annual basis.

PREMIUM PAYMENT METHOD

Premiums can be paid via SMEGA, MYZAKA, FNB Account, SMEGA UNAYO and office payment.

IN PARTNERSHIP WITH



UNDERWRITTEN BY



CONTACT US

For an obligation free quotation, please email us at enquiries@kgare.co.bw or visit our website at www.kgare.co.bw

Head Office

1st Floor-West, Kgwebo 1, Plot 64515,
Fairgrounds, Gaborone
(+267) 393 0024 / (+267) 393 0025

Francistown Branch

Plot 15049 CBD Extension, Francistown
Tel: 244 2166 / Fax: 241 2822



Reakgathala
FUNERAL SCHEME

ALWAYS WITH YOU!!

THE REAKGATHALA FUNERAL SCHEME, SPECIFICALLY DESIGNED TO IMPROVE THE WELFARE OF INDIVIDUALS AND GROUPS WITH COMPETITIVELY PRICED FUNERAL COVER

WHO CAN JOIN THE SCHEME?

- An individual should be of age 18 to 75 to join.
- Membership to the scheme is voluntary.
- Cover ceases when the member dies

BENEFIT OPTIONS

Member and Immediate Family Cover	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Member and Spouse	10,000.00	20,000.00	30,000.00	50,000.00
Children >16	10,000.00	20,000.00	30,000.00	50,000.00
Children 6-15	5,000.00	10,000.00	15,000.00	25,000.00
Children <6 (Including Still Born)	2,500.00	5,000.00	7,500.00	12,500.00

Premiums	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
Members below 65				
First Payment:	144	160	190	237
Monthly Fee:	44	60	90	137
Members 65 and below 75				
First Payment:	158	182	231	306
Monthly Fee:	58	67	131	206

Please Note Premiums are inclusive of Society Joining and/ Administration Fees.

:

OPTIONAL COVERS

Parents Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Parent	17.50	35.00

Extended Family Cover	Option 1 (Pula)	Option 2 (Pula)
Cover Limit	5 000.00	10 000.00
Monthly Premium Per Person	17.50	35.00

OTHER OPTIONAL COVERS

1. TOMBSTONE COVER

Optional Benefit 1 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	5,000.00	7,500.00	10,000.00	15,000.00
Monthly Premium for Members Below 65	6.00	9.00	12.00	18.00
Monthly Premium for Members 75	9.00	14.00	19.00	28.00

2. GROCERY BENEFIT

Optional Benefit 2 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	6,000.00	12,000.00	18,000.00	24,000.00
Monthly Premium for Members Below 65	9.00	19.00	28.00	37.00
Monthly Premium for Members 75	16.00	30.00	46.00	62.00

3. MOBILISATION EXPENSES

Optional Benefit 3 (Members only)	Option 1 (Pula)	Option 2 (Pula)	Option 3 (Pula)	Option 4 (Pula)
	1,000.00	1,500.00	2,000.00	3,000.00
Monthly Premium for Members Below 65	1.30	2.70	3.30	4.60
Monthly Premium for Members 75	2.70	4.00	4.60	8.00

Please Note: Each member chooses an option inline with their main cover.